

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:	§	
	§	
FLESHER, MARY E.	§	Case No. 13-21546
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Michael H. Arnold
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 13-21546 PRW Judge: Paul R. Warren
Case Name: FLESHER, MARY E.

Trustee Name: Michael H. Arnold
Date Filed (f) or Converted (c): 10/15/13 (f)
341(a) Meeting Date: 11/20/13
Claims Bar Date: 01/27/14

For Period Ending: 10/07/14

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 144 Winbourne Road Rochester, NY 14619 Deed record	83,500.00	26,080.22		82,124.54	FA
2. Cash	20.00	0.00		0.00	FA
3. Summit FCU savings account	0.00	0.00		0.00	FA
4. Navy FCU savings account	0.00	0.00		0.00	FA
5. Navy FCU savings account	5.00	0.00		0.00	FA
6. USAA	0.00	0.00		0.00	FA
7. Bed, dresser, end tables, lamps, porch furniture,	2,000.00	0.00		0.00	FA
8. 40" TV, appliances, computer, printer, Kenyan bask	5,000.00	5,000.00		2,819.50	FA
9. Clothing	700.00	0.00		0.00	FA
10. Wedding ring	200.00	0.00		0.00	FA
11. 3 watches	200.00	0.00		0.00	FA
12. Fine jewelry	250.00	0.00		383.00	FA
13. Costume jewelry	100.00	0.00		0.00	FA
14. Treadmill (in garage), women's bicycle, Kodak came	325.00	325.00		325.00	FA
15. QDRO interest in estranged husband's retirement	Unknown	0.00		0.00	FA
16. Dog	20.00	0.00		0.00	FA
17. Hot tub at 144 Winbourne Road - surrender Sold with house	750.00	750.00		0.00	FA
18. Lawnmower, snowblower, yard and garden tools, weed	895.00	895.00		895.00	FA
19. MG Midget Car, Sailboat (u)	0.00	6,801.00		6,801.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$93,965.00	\$39,851.22	\$93,348.04	\$0.00
				(Total Dollar Amount in Column 6)

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 13-21546 PRW Judge: Paul R. Warren
Case Name: FLESHER, MARY E.

Trustee Name: Michael H. Arnold
Date Filed (f) or Converted (c): 10/15/13 (f)
341(a) Meeting Date: 11/20/13
Claims Bar Date: 01/27/14

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/14 Current Projected Date of Final Report (TFR): 08/30/14

/s/ Michael H. Arnold

Date: 10/07/14

MICHAEL H. ARNOLD

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 13-21546 -PRW
Case Name: FLESHER, MARY E.

Trustee Name: Michael H. Arnold
Bank Name: UNION BANK
Account Number / CD #: *****3907 Checking Account (Non-Interest Earn

Taxpayer ID No: *****9249
For Period Ending: 10/07/14

Blanket Bond (per case limit): \$ 24,405,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/24/13	19	John T. Reynolds, Inc. Auctioneer	BALANCE FORWARD Car & boat proceeds	1229-000	6,801.00		0.00 6,801.00
12/24/13	* NOTE *	John T. Reynolds, Inc. Auctioneer	Household goods proceeds * NOTE * Properties 8, 14, 18	1129-000	4,039.50		10,840.50
02/03/14	1	Osborn Reed, Attorneys	Partial payment of house sale proce	1210-000	20,751.26		31,591.76
02/03/14	1	Kaman, Berlove, et. al., Attorneys	Balance of sale proceeds eds	1110-000	61,373.28		92,965.04
02/06/14	010001	Summit Federal Credit Union Canal Ponds Business Park 100 Marina Drive Rochester, NY 14626	HELOC Payoff	4110-000		19,794.98	73,170.06
02/06/14	010002	Green Tree Attention: 9052 Payoffs 5505 N. Cumberland Avenue #307 Chicago, IL 60656	Mortgage payoiff	4110-000		37,196.80	35,973.26
02/06/14	010003	Edwin A. Summerhays 2509 Browncroft Bvd. Suite 209 Rochester, NY 14525	Surveyor fee	2500-000		400.00	35,573.26
02/06/14	010004	First American Title Insurance Co. Accounts Receivable Dept. 16 West Main Street Rochester, NY 14614	Abstract Re-date	2500-000		290.00	35,283.26
02/06/14	010005	David Andrulis ReMax Realty Group 40 A Grove Street Pittsford, NY 14534	Balance of realtors comm'n	3510-000		4,010.00	31,273.26
02/10/14	010006	City of Rochester	Final water bill	2500-000		113.82	31,159.44
02/13/14	010007	R.G.& E.	Final utility bill	2420-000		306.66	30,852.78
02/25/14		UNION BANK	BANK SERVICE FEE	2600-000		16.11	30,836.67
03/25/14		UNION BANK	BANK SERVICE FEE	2600-000		50.26	30,786.41

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 13-21546 -PRW
Case Name: FLESHER, MARY E.

Trustee Name: Michael H. Arnold
Bank Name: UNION BANK
Account Number / CD #: *****3907 Checking Account (Non-Interest Earn

Taxpayer ID No: *****9249
For Period Ending: 10/07/14

Blanket Bond (per case limit): \$ 24,405,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/25/14		UNION BANK	BANK SERVICE FEE	2600-000		45.82	30,740.59
05/27/14		UNION BANK	BANK SERVICE FEE	2600-000		44.27	30,696.32
06/16/14	12	Canalside Jewelers, LTD	Pymt for jewelry	1129-000	383.00		31,079.32
06/25/14		UNION BANK	BANK SERVICE FEE	2600-000		45.68	31,033.64
07/25/14		UNION BANK	BANK SERVICE FEE	2600-000		44.39	30,989.25
08/14/14	010008	International Sureties, Ltd. Suite 420 701 Poydras Street New Orleans, NY 70139	Blanket bond pymt.	2300-000		32.04	30,957.21
08/25/14		UNION BANK	BANK SERVICE FEE	2600-000		46.11	30,911.10
10/07/14	010009	Mary Flesher 3022 Brockport Road Spencerport, NY 14559	Debtor's claimed exemption	8100-002		3,000.00	27,911.10

Account *****3907	Balance Forward	0.00			
5	Deposits	93,348.04	9	Checks	65,144.30
0	Interest Postings	0.00	7	Adjustments Out	292.64
			0	Transfers Out	0.00
	Subtotal	\$ 93,348.04		Total	\$ 65,436.94
0	Adjustments In	0.00			
0	Transfers In	0.00			
	Total	\$ 93,348.04			

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit B

Case No: 13-21546 -PRW
Case Name: FLESHER, MARY E.

Trustee Name: Michael H. Arnold
Bank Name: UNION BANK
Account Number / CD #: *****3907 Checking Account (Non-Interest Earn

Taxpayer ID No: *****9249
For Period Ending: 10/07/14

Blanket Bond (per case limit): \$ 24,405,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: October 07, 2014

Case Number: 13-21546 Claim Class Sequence
Debtor Name: FLESHER, MARY E.

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 3610-00	John T. Reynolds, Inc. d/b/a Reynolds Auction Co. 993 Canandaigua Road Palmyra, NY 14522	Administrative		\$1,084.05	\$0.00	\$1,084.05
001 3620-00	John T. Reynolds, Inc. d/b/a Reynolds Auction Co. 993 Canandaigua Road Palmyra, NY 14522	Administrative		\$871.76	\$0.00	\$871.76
001 2700-00	CLERK, U.S. BANKRUPTCY COURT 100 STATE STREET ROCHESTER, NY 14614	Administrative Adversary Proceeding filing fee		\$293.00	\$0.00	\$293.00
001 3110-00	Place & Arnold 27 Pleasant Street Fairport, NY 14450	Administrative		\$1,875.00	\$0.00	\$1,875.00
BOND 999 2300-00	International Sureties, Ltd. Suite 420 701 Poydras Street New Orleans, NY 70139	Administrative		\$32.04	\$32.04	\$0.00
000001A 040 5800-00	IRS Insolvency Group 1 Niagara Center 2nd Floor 130 South Elmwood Ave. Buffalo, NY 14202	Priority Verified accurate - 9/19/14 (V. Skryzinski)		\$11,423.14	\$0.00	\$11,423.14
000002 070 7100-00	Jefferson Capital Systems LLC PO BOX 7999 SAINT CLOUD MN 56302-9617	Unsecured Barclays Bank (LLBean) #...0525		\$1,719.07	\$0.00	\$1,719.07
000003 070 7100-00	American InfoSource LP as agent for Verizon PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured Verizon		\$573.34	\$0.00	\$573.34
000004 070 7100-00	eCAST Settlement Corporation, assignee of Chase Bank USA, N.A. POB 35480 Newark, NJ 07193-5480	Unsecured Chase #...2941		\$12,032.18	\$0.00	\$12,032.18
000005 070 7100-00	M & T BANK PO BOX 1508 BUFFALO, NY 14240	Unsecured Deficiency from repossessed camper		\$10,229.03	\$0.00	\$10,229.03
000007 070 7100-00	eCAST Settlement Corp, Assignee of Capital One, N.A. Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson, AZ 85712	Unsecured Bon-Ton #...1736		\$120.34	\$0.00	\$120.34

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: October 07, 2014

Case Number: 13-21546 Claim Class Sequence
Debtor Name: FLESHER, MARY E.

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000006 050 4210-00	The Summit Federal Credit Union 100 Marina Dr. Rochester, NY 14626	Secured		\$19,264.76	\$0.00	\$19,264.76
Case Totals:				\$59,517.71	\$32.04	\$59,485.67

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 13-21546

Case Name: FLESHER, MARY E.

Trustee Name: Michael H. Arnold

Balance on hand \$

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000006	The Summit Federal Credit Union	\$	\$	\$	\$

Total to be paid to secured creditors \$

Remaining Balance \$

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Michael H. Arnold	\$	\$	\$
Trustee Expenses: Michael H. Arnold	\$	\$	\$
Attorney for Trustee Fees: Place & Arnold	\$	\$	\$
Auctioneer Fees: John T. Reynolds, Inc.	\$	\$	\$
Charges: CLERK, U.S. BANKRUPTCY COURT	\$	\$	\$
Other: International Sureties, Ltd.	\$	\$	\$
Other: John T. Reynolds, Inc.	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ _____ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001A	IRS	\$ _____	\$ _____	\$ _____

Total to be paid to priority creditors \$ _____

Remaining Balance \$ _____

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002	Jefferson Capital Systems LLC	\$ _____	\$ _____	\$ _____
000003	American InfoSource LP as agent for	\$ _____	\$ _____	\$ _____
000004	eCAST Settlement Corporation, assignee	\$ _____	\$ _____	\$ _____
000005	M & T BANK	\$ _____	\$ _____	\$ _____

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000007	eCAST Settlement Corp.	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE